

20. A system for administering a plurality of financial programs, the system comprising:

a database server comprising a database, the database including a plurality of objects such

that at least one of the objects simultaneously associates with more than one of a plurality of stored value products, wherein each of said plurality of stored value products is affiliated with one of said plurality of financial products; and

a point-of-sale terminal in communication with the database server, wherein the point-of-sale terminal is configured to receive transaction data from at least one of the stored value products and to provide the transaction data to the database server.

21. The database server of claim 20 further comprising an authorization server in communication with the database server and the point-of-sale terminal.

22. The database server of claim 21 wherein the point-of-sale terminal queries the authorization server for transaction approvals.

23. The system of claim 22 further comprising a plurality of clients, each client corresponding to one of the plurality of stored value products, and each client being in communication with the database server.

24. The system of claim 20 wherein the plurality of objects comprises data structure objects.

25. The system of claim 20 wherein the plurality of objects comprises consumer information that is available to each of the plurality of stored value products.

26. The system of claim 20 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

27. The system of claim 25 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

28. A database server for plurality of financial products, the database server comprising a digital computer and a database, the database comprising consumer information, merchant information and a repository having a plurality of objects, each object providing a functionality and associating with one or more of a plurality of stored value programs, each stored value program corresponding to one of said plurality of financial products, and wherein each financial product accesses said consumer information and said merchant information via at least one of said plurality of objects.

29. A method of operating a transaction server comprising the steps of:  
providing a repository of objects;

selecting a first plurality of objects from said repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product;

selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product; and

providing a database at said transaction server, said database comprising consumer information and merchant information, wherein said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products, respectively.

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29. The method of claim 28 further comprising the step of receiving a transaction request from a point of sale terminal, said transaction request corresponding to one of said financial products.

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30. The method of claim 29 further comprising the step of determining a financial product corresponding to said transaction request at said transaction server.

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31. The method of claim 30 further comprising the step of processing said transaction request in accordance with said first plurality of objects if said transaction request corresponds to said first financial product.

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32. The method of claim 31 further comprising the step of processing said transaction request in accordance with said second plurality of objects if said transaction request corresponds to said second financial product.

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